

# EXHIBIT 3

AO 440 (Rev. 8/01) Summons in a Civil Action

# UNITED STATES DISTRICT COURT

Southern

District of

New York

VIRGIN ENTERPRISES LIMITED,

## SUMMONS IN A CIVIL ACTION

V.

THOMAS FRANK, VIRGIN-INVESTMENT.  
COM, N.C. SMOL, VIRGIN-AMERICA.COM,  
DIRECT INFORMATION PVT LTD,  
VIRGINMACAU.COM, C3 FINANCIAL  
SERVICES, INC., VIRGINMONEYUSA.COM,  
INTERNET EQUITY INVESTORS, LLC,  
VIRGINPROPERTIES.COM

CASE NUMBER: 07 Civ. 6234(LAP) Filed 08/10/2007 Page 1 of 2

TO: (Name and address of Defendant)

C3 Financial Services Inc  
1417 Allan Lane  
West Chester, Pennsylvania 19380

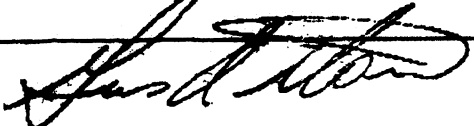
**YOU ARE HEREBY SUMMONED** and required to serve on PLAINTIFF'S ATTORNEY (name and address)

James W. Dabney, Esq.  
FRIED, FRANK, HARRIS, SHRIVER & JACOBSON LLP  
One New York Plaza  
New York, New York 10004-1980

an answer to the complaint which is served on you with this summons, within 20 days after service of this summons on you, exclusive of the day of service. If you fail to do so, judgment by default will be taken against you for the relief demanded in the complaint. Any answer that you serve on the parties to this action must be filed with the Clerk of this Court within a reasonable period of time after service.

**J. MICHAEL McMAHON**

CLERK



(By) DEPUTY CLERK

DATE

**JUL 17 2007**

AO 440 (Rev. 8/01) Summons in a Civil Action

<b>RETURN OF SERVICE</b>		
Service of the Summons and complaint was made by me <sup>(1)</sup>	DATE	8/10/2007
NAME OF SERVER (PRINT)	TITLE	Driver
Justin T. Sammis		
<i>Check one box below to indicate appropriate method of service</i>		
<input type="checkbox"/> Served personally upon the defendant. Place where served:  <input type="checkbox"/> Left copies thereof at the defendant's dwelling house or usual place of abode with a person of suitable age and discretion then residing therein. Name of person with whom the summons and complaint were left:  <input type="checkbox"/> Returned unexecuted:  <input checked="" type="checkbox"/> Other (specify): Served upon C3 Financial Services, Inc. by hand delivering copies thereof to defendant's registered Agent Corporation Service Co (Corporate Agents, Inc.), 2711 Centerville Rd, Ste 400, Wilmington, DE.		
<b>STATEMENT OF SERVICE FEES</b>		
TRAVEL	SERVICES	TOTAL \$0.00
<b>DECLARATION OF SERVER</b>		
<p>I declare under penalty of perjury under the laws of the United States of America that the foregoing information contained in the Return of Service and Statement of Service Fees is true and correct.</p> <p>Executed on <u>8/10</u> Date</p> <p style="text-align: center;"><u>Justin T. Sammis</u> Signature of Server</p> <p style="text-align: center;"><u>800 King St. Wilm DE. 19801</u> Address of Server</p>		

MICHAEL J. HANCOCK

(1) As to who may serve a summons see Rule 4 of the Federal Rules of Civil Procedure.